

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Travis Montgomery Stevens  
Maryah Lee Stevens  
Debtor(s)

Case No. 15-03623-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Nov 06, 2020

User: AutoDocket  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2020:**

Recip ID	Recipient Name and Address
db/jdb	+ Travis Montgomery Stevens, Maryah Lee Stevens, 7931 Route 191, Cresco, PA 18326-8048
cr	+ Nationstar Mortgage LLC as servicer for U.S. Bank, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
cr	+ Selene Finance LP, et al, 9990 Richmond Avenue, Suite 400S, Houston, TX 77042-8500
4687174	+ Aes/pnc Natl City, Po Box 61047, Harrisburg, PA 17106-1047
4687175	+ Ams Servicing Inc, 3374 Walden Ave, Depew, NY 14043-2437
4687173	+ Anders Riegel & Masington LLC, 18 North 8th Street, Stroudsburg, PA 18360-1718
4687176	+ Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206
4711255	Berkheimer Associates, Agent for Coolbaugh Twsp., c/o David R. Gordon, Esq., 1883 Jory Road, Pen Argyl, PA 18072
4687177	+ Berkheimer Tax Administrator, 50 North Seventh Street, Bangor, PA 18013-1731
4687178	+ Christine Graham, Esq., McCabe, Weisberg & Conway PC, 123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060
4687179	+ Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
4687180	+ Luzerne County Comm College, Billing Office, 1333 South Prospect Street, Nanticoke, PA 18634-3814
4882697	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741
4695859	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
4687182	+ PP&L Electric Utilities, Two North Ninth Street, Allentown, PA 18101-1139
4687172	+ Stevens Maryah Lee, 7931 Route 191, Cresco, PA 18326-8048
4687171	+ Stevens Travis Montgomery, 7931 Route 191, Cresco, PA 18326-8048
4687184	#+ Superior Plus, 7 Kern Street, Exeter, PA 18643-1730
4687185	+ The Dime Bank, 820-822 Church St, Honesdale, PA 18431-1851
4687186	U S Dept Of Ed/gsl/atll, Po Box 4222, Iowa City, IA 52244
4722879	U.S. Bank National Association, c/o Seneca Mortgage Servicing, 611 Jamison Road, Elma, NY 14059-9392
5255318	+ U.S. Bank National Association, et al, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004

TOTAL: 22

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4870808	EDI: ECMC.COM	Nov 06 2020 23:58:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
4870809	EDI: ECMC.COM	Nov 06 2020 23:58:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408, ECMC, PO Box 16408, St. Paul, MN 55116-0408
4701429	+ Email/Text: bankruptcynotices@psecu.com	Nov 06 2020 19:04:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
4687181	+ Email/Text: bankruptcynotices@psecu.com	Nov 06 2020 19:04:00	Pa Sta Empcu, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
4687183	+ Email/Text: bankruptcymteam@quickenloans.com	Nov 06 2020 19:04:00	Quicken Loans Inc., 635 Woodward Ave, Detroit,

MI 48226-3408

5037908	+ Email/Text: bkteam@selenefinance.com	Nov 06 2020 19:03:00	Selene Finance LP, 9990 Richmond Avenue, Suite 400 South, Houston, TX 77042-4546
5037909	+ Email/Text: bkteam@selenefinance.com	Nov 06 2020 19:03:00	Selene Finance LP, 9990 Richmond Avenue, Suite 400 South, Houston, TX 77042, Selene Finance LP, 9990 Richmond Avenue 77042-4546
4687187	+ Email/Text: meronem@wmh.org	Nov 06 2020 19:03:00	Wayne Memorial Hospital, 601 Park Street, Honesdale, PA 18431-1498

TOTAL: 8

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	ECMC, PO Box 16408, St. Paul, MN 55116-0408
4882698	*P++	NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741
4693977	##	Seneca Mortgage Servicing LLC, 611 Jamison Road, Elma, NY 14059-9392

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2020 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION ecmail@mwc-law.com ecmail@ecf.courtdrive.com
Ann E. Swartz	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION ecmail@mwc-law.com ecmail@ecf.courtdrive.com
Celine P DerKrikorian	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION ecmail@mwc-law.com
Chandra Marie Arkema	on behalf of Creditor U.S. Bank National Association et al carkema@squirelaw.com, tuhawkeye@msn.com
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF SW REMIC TRUST 2014-2 FHA/VA/RHS: NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
Kevin S Frankel	on behalf of Creditor Selene Finance LP et al pa-bk@logs.com
Kevin S Frankel	

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Page 3 of 3  
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on behalf of Creditor Nationstar Mortgage LLC as servicer for U.S. Bank National Association not in its individual capacity but solely as Trustee for SW REMIC Trust 2014-2 without recourse pa-bk@logs.com

Michael J Clark

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF SW REMIC TRUST 2014-2 FHA/VA/RHS: NATIONSTAR MORTGAGE LLC pabk@logs.com

Patrick James Best

on behalf of Debtor 2 Maryah Lee Stevens patrick@armlawyers.com  
kate@armlawyers.com;G29239@notify.cincompass.com;notices@nextchapterbk.com

Patrick James Best

on behalf of Debtor 1 Travis Montgomery Stevens patrick@armlawyers.com  
kate@armlawyers.com;G29239@notify.cincompass.com;notices@nextchapterbk.com

Sarah K. McCaffery

on behalf of Creditor U.S. Bank National Association et al bankruptcy@powerskirn.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 13

**Information to identify the case:**Debtor 1 Travis Montgomery Stevens

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4964

EIN --\_-----

Debtor 2 Maryah Lee Stevens

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6474

EIN --\_-----

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:15-bk-03623-RNO

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Travis Montgomery Stevens

Maryah Lee Stevens

11/6/20**By the court:** Robert N. Opel II  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**